Fill in this information to identify the case:

Debtor 1 Robin Deborah Novak

Debtor 2 (Spouse, if filing) ______

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 25-10046-djb

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MIDFIRST BANK

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 9 7 3 0

Date of payment change: Must be at least 21 days after date of this notice: 6/1/2025

New total payment: Principal, interest, and escrow, if any: $ 2186.43

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ 526.05 **New escrow payment:** $ 538.45

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ______

Current mortgage payment: $ ______ **New mortgage payment:** $ ______

Debtor 1 Robin Deborah Novak
First Name Middle Name Last Name

Case number *(if known)* 25-10046-djb

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ [signature]
Signature

Date 05/09/2025

Print: Eric Smith
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Aldridge Pite, LLP

Address Six Piedmont Center, 3525 Piedmont Road, N.E., Suite 700
Number Street

Atlanta GA 30305
City State ZIP Code

Contact phone (404) 994-7400

Email esmith@aldridgepite.com

MIDLAND MORTGAGE
A division of MidFirst Bank

Midland Mortgage
P.O. Box 26648
Oklahoma City, OK 73126-0648

Loan number: [redacted]
3 N COLUMBUS BLVD PL263
PHILADELPHIA PA 19106
Date Reviewed: 03/25/2025
Next Escrow Cycle: Jun 2025 - May 2026

[redacted]

ROBIN D NOVAK
3 N COLUMBUS BLVD PL263
PHILADELPHIA PA 19106

[redacted]

Escrow Account Statement

Why am I receiving this statement?

Midland Mortgage, a division of MidFirst Bank ("Midland") recently reviewed your escrow account. Part of your monthly mortgage loan payment ("mortgage payment") goes into your escrow account to pay recurring expenses on your behalf such as property taxes, insurance, and other items required by your loan documents. This statement shows how those expenses affect the amount of your monthly mortgage payment.

Why did my payment change?

The most common reason escrow payments change is an increase or decrease in the amounts you pay in property taxes and homeowner's insurance. **If you have questions about a change in your tax or insurance bills, please contact your local taxing authority or insurance agent.**

What do I need to do next?

Please review your escrow statement below, which explains how the shortage will impact your monthly payment. The last page of this statement includes helpful answers to common escrow questions.

Important Notices

If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust, or you are currently in bankruptcy under the protection of the automatic stay, this letter is not an attempt to collect the debt from you personally and is for informational purposes only. If your loan was in default at the time MidFirst Bank obtained it, and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt, and any information obtained will be used for that purpose.

Notice to Connecticut and North Carolina Residents: The purpose of this communication is to collect a debt.

Notice to Vermont Residents: This is an attempt to collect a debt and any information obtained will be used for that purpose.

New Monthly Mortgage Payment

The amount needed in your escrow account to pay your expenses, such as property taxes or homeowner's insurance, has changed. **Because of this, your mortgage payment has changed to $2,186.43 beginning with the 6/1/2025 mortgage payment.**

Monthly Payment	Old Payment	New Payment	Change
Principal & Interest	$1,647.98	$1,647.98	None
Escrow Deposit plus Escrow Shortage or Surplus	$526.05	$538.45	Increase
Total Monthly Mortgage Payment	**$2,174.03**	**$2,186.43**	**Increase**

Escrow Bills and Escrow Payment

The following chart shows the breakdown of the amounts we anticipated to be paid from your escrow account since the last review and the new amounts we expect to pay from your escrow account between June 2025 and May 2026.

Escrow Bills	Old Amount	New Amount	Change
MASTER POLICY	$1,672.31	$1,672.31	None
MI Premiums	$1,538.40	$1,538.40	None
City/Town Tax	$3,101.97	$3,163.55	Increase
Annual Total	**$6,312.68**	**$6,374.26**	**Increase**

Required Minimum Balance

The required minimum balance is between 0 and 2 new monthly escrow payments and is determined by the terms of your loan documents, federal and/or state law. The new required minimum balance in your escrow account is $805.96

Your lowest expected escrow balance:	$718.63
Your required minimum balance	$805.96
The difference creates a shortage in your escrow account of:	***-$87.33***

Because the lowest expected escrow balance is less than the required minimum balance, there is a shortage of -$87.33 in your escrow account. **This shortage is illustrated in the table below, and can be found by calculating the difference in the bolded numbers in the Anticipated Balance and Required Balance columns.**

Expected Escrow Account Transactions

The following chart shows the amounts we expect to deposit into and pay out of your escrow account during the next escrow cycle, as well as the required balance for each month. These projections are based on the most recent bills paid from your escrow account. **The actual amounts billed by your insurance company and by your taxing authority in the upcoming year may be different and could result in changes to your monthly mortgage payment when your escrow account is reviewed in the future. If you become aware of a change to your insurance or taxes, you may wish to contact Midland to have your escrow account reviewed to avoid a large shortage or surplus in the future.**

MONTH-YEAR	EXPECTED PAYMENTS TO ESCROW	EXPECTED PAYMENTS FROM ESCROW	DESCRIPTION	ANTICIPATED BALANCE	REQUIRED BALANCE
			Starting Balance	$1,927.67	$2,015.00
Jun-25	$531.18	-$128.20	MI PREMIUMS	$2,330.65	$2,417.98
Jul-25	$531.18	-$128.20	MI PREMIUMS	$2,733.63	$2,820.96
Aug-25	$531.18	-$128.20	MI PREMIUMS	$3,136.61	$3,223.94
Sep-25	$531.18	-$128.20	MI PREMIUMS	$3,539.59	$3,626.92
Oct-25	$531.18	-$128.20	MI PREMIUMS	$3,942.57	$4,029.90
Nov-25	$531.18	-$1,672.31	MASTER POLICY C	$2,801.44	$2,888.77
Nov-25	$0.00	-$128.20	MI PREMIUMS	$2,673.24	$2,760.57
Dec-25	$531.18	-$128.20	MI PREMIUMS	$3,076.22	$3,163.55
Jan-26	$531.18	-$128.20	MI PREMIUMS	$3,479.20	$3,566.53
Feb-26	$531.18	-$128.20	MI PREMIUMS	$3,882.18	$3,969.51
Feb-26	$0.00	-$3,163.55	CITY/TOWN TAX	**$718.63**	**$805.96**
Mar-26	$531.18	-$128.20	MI PREMIUMS	$1,121.61	$1,208.94
Apr-26	$531.18	-$128.20	MI PREMIUMS	$1,524.59	$1,611.92
May-26	$531.18	-$128.20	MI PREMIUMS	$1,927.57	$2,014.90
Total	**$6,374.16**	**-$6,374.26**			

Escrow Account History

This chart shows the estimated and actual activity in your escrow account from 11/1/24 through 3/1/2025. If the servicing of your loan recently transferred to Midland or your loan has analyzed within the last 12 months the table below may be blank or show a history of less than 12 months. If the last escrow account statement provided by Midland was issued to you more than 12 months ago, additional months of transaction history for transactions more than 12 months in the past is included on page 5 of this statement. The previously required minimum balance and the actual minimum balance reached are indicated by bold font in the chart below.

	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW				ESCROW BALANCE	
MONTH-YEAR	Estimated	Actual	Estimated	Description	Actual	Description	Estimated	Actual
						Starting Balance	$3,499.82	$3,057.75
Nov-24	$0.00	$0.00	$0.00		-$131.47	MI PREMIUMS	$3,499.82	$2,926.28
Nov-24	$0.00	$0.00	$0.00		-$1,672.31	MASTER POLICY C	$3,499.82	$1,253.97
Dec-24	$0.00	$0.00	$0.00		-$131.47	MI PREMIUMS	$3,499.82	$1,122.50
Jan-25	$0.00	$0.00	$0.00		-$128.20	MI PREMIUMS	$3,499.82	$994.30
Feb-25	$526.05	$0.00	-$128.20	MI PREMIUMS	-$128.20	MI PREMIUMS*	$3,897.67	$866.10
Feb-25	$0.00	$0.00	-$3,101.97	CITY/TOWN TAX	-$3,163.55	CITY/TOWN TAX	**$795.70**	-$2,297.45
Mar-25	$526.05	$0.00	-$128.20	MI PREMIUMS	-$128.20	MI PREMIUMS	$1,193.55	**-$2,425.65**
Total	$1,052.10	$0.00	-$3,358.37		-$5,483.40			

* The single asterisk indicates a difference in the amount or date of the estimated and actual payouts from escrow.

[redacted]

Paying the Shortage

There is a shortage in your escrow account, which will be collected over the next 12 months with your monthly mortgage payment. There are no additional fees or interest to pay the shortage amount over the next 12 months.

Your escrow shortage of $87.33 will be repaid by adding $7.27 to your next 12 monthly payments.
This amount is automatically included in your new monthly payment of $2,186.43 beginning 6/1/2025.

No action is required by you.

What if I have enrolled in an Automatic Payment Plan?

- If you use Midland's Automatic Payment Plan, we will automatically adjust your payment withdrawal amount.
- If you use an automatic payment program other than Midland's, please contact your payment administrator and ask them to update your payment to the new amount.

Worried About Payments?

If you are struggling to pay your monthly payment, please call us at 1-800-552-3000 Monday through Friday from 8 a.m. until 9 p.m. (Central Time) to discuss your account and the options that may be available to help you.

You can also visit us online at www.MyMidlandMortgage.com/applynow to get an application for assistance.

Please review the reverse side of this statement for helpful answers to common escrow questions.

Frequently Asked Escrow Account Questions

Q1 What is an escrow account?

Part of your monthly mortgage payment includes an amount for your loan's principal and/or interest, but it also includes an amount for property-related expenses (such as property taxes, insurance, and other items required by your loan documents). These amounts are deposited into an escrow account associated with your mortgage loan. With an escrow account, you pay a portion of your property taxes, insurance, and other items required by your loan documents every month instead of once or twice a year.

Q2 Why did Midland change my monthly mortgage payment amount?

Midland does not change your principal and interest monthly payments unless you have an adjustable interest rate mortgage loan or an interest-only period on your loan. Increases or decreases to the escrow portion of your monthly mortgage payment are usually because of changes in your taxes or insurance.

Property Taxes: Your property taxes may change when your property is reassessed, when the applicable tax rate changes, or when a special tax or assessment is charged by your local taxing authority. Contact your local taxing authority if you have questions about changes to your property taxes.

Homeowner's and Flood Insurance: Your premium for insurance covering your property can change when your coverage changes or if the rate that your insurance company charges for your coverage changes. Contact your insurance carrier or agent with questions about your insurance coverage and the cost of your coverage. You may also contact our Insurance Service Center at 1-866-439-2712 to discuss any changes in your insurance bills and your options.

Q3 How often will my escrow payment change?

Your monthly escrow payment, and thus your monthly mortgage payment, may change at least once a year when we review your escrow account as required by federal and state law. Your escrow payment might be recalculated more than once a year if there are substantial changes in your escrow bills (for example, you obtain homeowner's insurance at a reduced rate or you receive an exemption from paying the full amount of your property taxes).

Q4 Will my automatic payments change to cover my new payment amount?

If you use Midland's Automatic Payment Plan, we'll automatically adjust the withdrawal amount to the new payment amount upon its effective date. If you use an automatic payment program other than Midland's, please contact your payment administrator and ask them to update your payment to the new amount.

Q5 What should I do if I think my escrow bills are wrong?

You should verify billing amounts with your insurance carrier or taxing authority if you believe your escrow account has been charged incorrectly. If the amounts have changed, provide Midland with proof of the change from the taxing authority or insurance carrier so that we can adjust your escrow payment accordingly.

Q6 What are my options if my payment increased and I can't afford a higher mortgage payment?

If a payment increase causes a financial hardship and you cannot afford the larger monthly mortgage payment, call us at 1-800-552-3000 to discuss mortgage assistance options that may be available to you.

Visit www.MyMidlandMortgage.com/Escrow for additional helpful answers to frequently asked escrow questions or contact us at 1-800-654-4566.

[redacted]

(Enclosure)

Voluntary lump-sum payment of escrow shortage

There is a shortage in your escrow account in the amount of $87.33. If you would like to pay the shortage in full rather than repaying it through an increase to your monthly mortgage payment, you may use the coupon below. **Please note, however, that this is not required.** If you choose to pay the full shortage, once we receive it, your monthly payment will be adjusted to $2,179.16 per month, effective with your 06/01/2025 payment.

Please do not send this payment coupon with your regular monthly payment.

MIDLAND MORTGAGE
A division of MidFirst Bank

Midland Mortgage
P.O. Box 26648
Oklahoma City, OK 73126-0648

LOAN NUMBER:	[redacted]
CUSTOMER NAME:	ROBIN D NOVAK
PROPERTY ADDRESS:	3 N COLUMBUS BLVD PL263 PHILADELPHIA PA 19106

Total escrow Shortage: $87.33

Midland Mortgage - Payment Processing
P.O. Box 269074
Oklahoma City, OK 73126-9074

[redacted]

ALDRIDGE PITE, LLP
3333 Camino del Rio South
Suite 225
San Diego CA 92108
Telephone: (858) 750-7600
Facsimile: (619) 590-1385

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA - PHILADELPHIA DIVISION

In re	Case No. 25-10046-djb
ROBIN DEBORAH NOVAK,	Chapter 13
Debtor(s).	**PROOF OF SERVICE**

I, Carla Enrique, declare that:

I am employed by Aldridge Pite, LLP. My business address is: 3333 Camino del Rio South, Suite 225, San Diego CA 92108. I am over the age of eighteen years and not a party to this cause.

On May 9, 2025, I caused the NOTICE OF MORTGAGE PAYMENT CHANGE to be served in said case by electronic means through the court's CM/ECF system or through United States Mail, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true.

/s/Carla Enrique
CARLA ENRIQUE

SERVICE LIST

DEBTOR(S)
(VIA US MAIL)

Robin Deborah Novak
3 N Columbus Blvd
PL 263
Philadelphia, PA 19106-1407

DEBTOR(S) ATTORNEY
(VIA ELECTRONIC NOTICE)

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
help@cibiklaw.com

CHAPTER 13 TRUSTEE
(VIA ELECTRONIC NOTICE)

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106
ecfemails@ph13trustee.com

U.S TRUSTEE
(VIA ELECTRONIC NOTICE)

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107
USTPRegion03.PH.ECF@usdoj.gov